

**United States Bankruptcy Court  
Western District of Tennessee**

In re **Kecia Renee Gilkey** Case No. **14-32275**  
Debtor(s) Chapter **13**

**CHAPTER 13 PLAN-AMENDED  
(INDIVIDUAL ADJUSTMENT OF DEBTS)**

DEBTOR(S): (H) **Kecia Renee Gilkey** S.S.# **xxx-xx-8127**  
(W) S.S.#

ADDRESS: **4111 Fizer Avenue**  
**Memphis, TN 38111-7212**

PLAN PAYMENT: Debtor(s) to pay \$ **1,416.00** (weekly, every two weeks, semi-monthly, monthly)

PAYROLL DEDUCTION: **NO** OR ( X ) DIRECT PAY

BECAUSE:

FIRST PAYMENT DATE: **January 4, 2015**

PLACE OF EMPLOYMENT: **Unemployed**

ADMINISTRATIVE: Pay filing fee, Trustee's fee, and debtor's attorney fee, pursuant to Court Order.

		MONTHLY PLAN PMT.
AUTO INSURANCE:	( ) Not included in Plan ( ) Included in Plan	\$ <u><b>-NONE-</b></u>
CHILD SUPPORT:	Future support through Plan to	\$ <u><b>-NONE-</b></u>
	Child support arrearage amount	\$
PRIORITY CREDITORS:	<u><b>-NONE-</b></u>	\$ <u><b>-NONE-</b></u>

HOME MORTGAGE: If no arrearage, ongoing payments are to be paid directly by the debtor(s).  
**Nationstar Mortgage** Ongoing pmt. Begin **April 1, 2015** \$ **920.00**  
Approx. arrearage **3,680.00** Interest **0.00** % \$ **74.00**

	VALUE	RATE OF	MONTHLY
	COLLATERAL	INTEREST	PLAN PMT.
SECURED CREDITORS; (retain lien 11 U.S.C. Sec. 1325{a}{5})			
<u><b>VW Credit ('13 Beetle)</b></u>	\$ <u><b>12,273.00</b></u>	<u><b>5.25</b></u> %	\$ <u><b>286.00</b></u>

UNSECURED CREDITORS: Absent a specific court order otherwise, all claims, other than those specifically provided for above, shall be paid as general unsecured debts. Pay **TBD** % of these claims after above claims are paid or pay all disposable income for term of plan;

ESTIMATED TOTAL UNSECURED, NON-PRIORITY DEBT: **\$5,730.00**

TERMINATION: Plan shall terminate upon payment of the above, approximately **60** months.

**Rejected Leases**

**-NONE-**

**Assumed Leases**

**-NONE-**

\*ADEQUATE PROTECTION PAYMENT WILL BE 1/4 (25%) OF PROPOSED CREDITOR MONTHLY PAYMENT.

FAILURE TO FILE TIMELY WRITTEN OBJECTION TO CONFIRMATION WILL BE DEEMED ACCEPTANCE OF PLAN.

DEBTOR'S ATTORNEY: **Michael Don Harrell 9184**  
**Harrell and Associates**  
**1884 Southern Ave**  
**Memphis, TN 38114**  
**901-274-5462 Fax:901-278-7600**